CALIFORNIA CONSUMER COMPLAINT STUDY - 2004 50 LARGE AUTOMOBILE INSURERS LICENSED TO CONDUCT BUSINESS IN CALIFORNIA

RATIO for COMPLAINT YEARS - 2001, 2002 and 2003

	'03 Rank	RATIO IOF COMPLAINT TEARS - 2001	2003 Approx.	Justified Complaint			Number of Justified		
1 WAWANESA MUTUAL INSURANCE COMPANY (ILIE) 118,645 0.0 0	03 1	Company Nama (from Bost to Worst)	Exposure	Ratio 2002 2001		Complaints 2002 2001			
MITTROPOLITAN DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY 409,445 0.7 1.0 0.8 3 4 3 3 3 1 1 1 1 1 1 1									
3			-				0	0	
4 STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY 91,99 11, 00, 00, 11, 07, 29, 32, 21, 25, 58 PCEALTLY RISK INSURANCE COMPANY 10,199 11, 10, 00, 00, 11, 00, 00, 11, 00, 00,			-				Ü	1	
5 SPECIALTY RISK INSURANCE COMPANY 9.490			-				-		_
CALIFORNIA STATE AUTOMOBILE ASSOCIATION INTER-INSURANCE RUREAN 1,781,222									
The Interinsurance exchange of the Automobile Club				h +					
SECTION STATE ST									
9 CALIFORNIA CASUALTY INDEMNITY EXCHANGE (THE) 107,540 18 19 07 3 3 3 1 10 PROGRESSIVE CASUALTY INSURANCE COMPANY 1,388,179 19 2.0 2.5 2.5 2.4 2.7 12 WAWANESA GENERAL INSURANCE COMPANY 1,388,179 1.9 2.0 2.5 2.5 2.4 2.7 12 WAWANESA GENERAL INSURANCE COMPANY 206,505 1.9 0.6 0.9 4 1 1 3 ALLED PROPERTY AND CASUALTY INSURANCE COMPANY 56,509 2.1 5.0 2.8 2.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 3.4 4 2 4 3.4 4 3.4 3.5 3 4 4 4 4 4 4 4 4 4									
10 PROGRESSIVE CASUALTY INSURANCE COMPANY 1,308,179 1.9 2.0 2.5 2.5 2.4 2.7			-						3
11 MERCURY INSURANCE COMPANY 1,308,179 1,9 2,0 2,5 2,5 2,4 2,7		· · ·	-				_	_	1
12 WAWANESA GEÑERAL INSURANCE COMPANY 95,629 2.1 5.0 2.8 2 4 2 13 ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY 95,629 2.1 5.0 2.8 2 4 2 14 SAFECO INSURANCE COMPANY 95,629 2.1 5.0 2.8 2 4 2 15 COMMERCE WEST INSURANCE COMPANY 189,336 2.1 1.4 1.9 7 4 6 16 COMMERCE WEST INSURANCE COMPANY 189,336 2.1 1.5 1.7 4 3 3 17 MERCURY CASUALTY COMPANY 403,079 2.2 3.1 0.9 9 11 3 18 ALLSTATE INSURANCE COMPANY 657,645 2.4 3.9 4.0 16 2.8 31 19 PACHIFIC SPECIALTY INSURANCE COMPANY 73,712 2.7 11.7 6.8 2 9 5 20 PROGRESSIVE WEST INSURANCE COMPANY 180,426 2.8 5.3 8.7 5 7 12 21 21ST CENTURY INSURANCE COMPANY 180,426 2.8 5.3 8.7 5 7 12 22 21ST CENTURY INSURANCE COMPANY 1,274,956 2.8 5.5 4.2 36 37 45 22 PERMANENT GENERAL ASSURANCE CORPORATION 67,416 3.0 3.0 0.0 2 2 2 13 23 AMEX ASSURANCE COMPANY 94,324 3.2 9.7 14.3 3 5 4 24 VIKING INSURANCE COMPANY 104,4207 3.4 4.0 2.8 3.6 4.0 1 9 21 30 25 GOVERNMENT EMPLOYEES INSURANCE COMPANY 104,4207 3.4 4.0 2.8 3.6 4.0 2.8 3.8 3 3 3 26 ALLSTATE INDENNITY COMPANY 104,4207 3.4 4.0 2.8 3.6 4.0 2.8 3.8 4.3 3 3 3 27 ALLSTATE INDENNITY COMPANY 194,4207 3.4 4.0 2.8 5.6 4.6 3.5 4.5								•	
13 ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY 95,699 2.1 5.0 2.8 2 4 2 2 4 SAFEOI INSURANCE COMPANY OF AMERICA 332,280 2.1 1.4 1.9 7 4 6 6 6 6 6 6 6 6 6								24	27
14 SAFECO INSURANCE COMPANY OF AMERICA 332,280 2.1 1.4 1.9 7 4 6 6 15 COMMERCE WEST INSURANCE COMPANY 183,330 2.1 1.5 1.7 4 3 3 3 3 3 3 3 3 3							•	1	1
15 COMMERCE WEST INSURANCE COMPANY 189,336 2.1 1.5 1.7 4 3 3 3 3 16 PROGRESSIVE MARATHON INSURANCE COMPANY 89,911 2.2 7.0 4.5 2 8 5 5 7 1 1 1 1 1 1 1 1 1			-				2	4	2
16 PROGRESSIVE MARATHON INSURANCE COMPANY 89,911 2.2 7.0 4.5 2 8 5 17 MERCURY CASUALTY COMPANY 403,079 2.2 3.1 0.9 9 11 3 3 3 3 3 3 3 3			-				7		
17 MERCURY CASUALTY COMPANY							4		
18 ALLSTATE INSURANCE COMPANY 73,712 2.7 11.7 6.8 2 9 9			-				_		
19 PACIFIC SPECIALTY INSURANCE COMPANY 180,426 2.8 5.3 8.7 5 7 12 12 12 12 12 12 12			,						
20 PROGRESSIVE WEST INSURANCE COMPANY 180,426 2.8 5.3 8.7 5 7 12 21 21ST CENTURY INSURANCE COMPANY 1,274,956 2.8 3.5 4.2 36 37 45 45 22 PERMANENT GENERAL ASSURANCE CORPORATION 67,416 3.0 3.0 0.0 2 2 13 34 32 24 32 27 14.3 3 5 4 4 4 4 4 4 4 4 4			-				_		
21			-					9	-
22 PERMANENT GENERAL ASSURANCE CORPORATION 67,416 3.0 3.0 0.0 2 2 13				-				7	
23 AMEX ASSURANCE COMPANY 94,324 3.2 9.7 14.3 3 5 4 24 VIKING INSURANCE COMPANY OF WISCONSIN 276,293 3.3 6.8 10.1 9 21 30 25 GOVERNMENT EMPLOYEES INSURANCE COMPANY 204,992 3.4 2.0 0.0 7 4 4 26 ALLSTATE INDEMNITY COMPANY 1,044,207 3.4 4.0 2.8 36 46 35 27 GEICO GENERAL INSURANCE COMPANY 309,274 3.6 3.2 2.8 11 10 8 28 GEICO INDEMNITY COMPANY 84,324 3.6 3.2 2.8 11 10 8 29 ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY 98,898 4.0 6.1 9.5 4 8 15 30 AMCO INSURANCE COMPANY 117,173 4.3 3.6 2.0 5 4 2 31 CALIFORNIA AUTOMOBILE INSURANCE COMPANY 186,104 4.8 6.0 4.1 9 11 8 33 LIBERTY MUTUAL FIRE INSURANCE COMPANY 163,430 4.9 3.6 8.5 8 5 11 34 PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY 61,075 4.9 0.0 4.0 3 0 2 35 FARMERS INSURANCE EXCHANGE 2,037,050 5.5 4.6 3.8 113 97 82 36 HARTFORD UNDERWRITERS INSURANCE COMPANY 167,740 6.0 8.1 8.1 10 13 12 37 HARTFORD CASUALTY INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 39 NATIONNUIDE MUTUAL INSURANCE COMPANY 110,36 7.2 3.8 6.0 8 3 4 39 NATIONNUIDE MUTUAL INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 39 NATIONNUIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 40 INFINITY INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 41 AMERICAN INTERNATIONAL INSURANCE COMPANY 130,9921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 44 CLARENDON NATIONAL INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 108,854 24.8 20.5 14.3 27 24 13 43 13 26 14 25 25 25 25 28 40 25 25			, ,						
24 VIKING INSURANCE COMPANY OF WISCONSIN 276,293 3.3 6.8 10.1 9 21 30 25 GOVERNMENT EMPLOYEES INSURANCE COMPANY 204,992 3.4 2.0 0.0 7 4 4 26 ALLSTATE INDEMNITY COMPANY 1,044,207 3.4 4.0 2.8 36 46 35 27 GEICO GENERAL INSURANCE COMPANY 309,274 3.6 3.2 2.8 11 10 8 28 GEICO INDEMNITY COMPANY 84,324 3.6 3.8 4.3 3							_		13
25 GOVERNMENT EMPLOYEES INSURANCE COMPANY 204,992 3.4 2.0 0.0 7 4 4 26 ALLSTATE INDEMNITY COMPANY 1,044,207 3.4 4.0 2.8 36 46 35 32 25 36 32 28 31 10 8 36 36 32 28 36 38 33 33 32 32 32 32 32			-				5		4
ALLSTATE INDEMNITY COMPANY			-						
27 GEICO GENERAL INSURANCE COMPANY 309,274 3.6 3.2 2.8 11 10 8									
28 GEICO INDEMNITY COMPANY 84,324 3.6 3.8 4.3 3 3 3 29 ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY 99,898 4.0 6.1 9.5 4 8 15 30 AMCO INSURANCE COMPANY 117,173 4.3 3.6 2.0 5 4 2 31 CALIFORNIA AUTOMOBILE INSURANCE COMPANY 138,690 4.3 1.7 2.9 6 2 2 32 NATIONAL GENERAL INSURANCE COMPANY 186,104 4.8 6.0 4.1 9 11 8 33 LIBERTY MUTUAL FIRE INSURANCE COMPANY 163,430 4.9 3.6 8.5 8 5 11 34 PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY 61,075 4.9 0.0 4.0 3 0 2 35 FARMERS INSURANCE EXCHANGE 2,037,050 5.5 4.6 3.8 113 97 82 36 HARTFORD UNDERWRITERS INSURANCE COMPANY 160,713 6.6 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>									
29 ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY 99,898 4.0 6.1 9.5 4 8 15 30 AMCO INSURANCE COMPANY 117,173 4.3 3.6 2.0 5 4 2 31 CALIFORNIA AUTOMOBILE INSURANCE COMPANY 138,690 4.3 1.7 2.9 6 2 2 32 NATIONAL GENERAL INSURANCE COMPANY 186,104 4.8 6.0 4.1 9 11 8 33 LIBERTY MUTUAL FIRE INSURANCE COMPANY 163,430 4.9 3.6 8.5 8 5 11 34 PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY 61,075 4.9 0.0 4.0 3 0 2 35 FARMERS INSURANCE EXCHANGE 2,037,050 5.5 4.6 3.8 113 97 82 36 HARTFORD UNDERWRITERS INSURANCE COMPANY 167,740 6.0 8.1 8.1 10 13 12 37 HARTFORD CASUALTY INSURANCE COMPANY 60,713 6.6 9.4 8.2 4 6 5 38 WESTERN UNITED INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 39 NATIONWIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 40 INFIRITY INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 25 5 2			-						
30 AMCO INSURANCE COMPANY 117,173 4.3 3.6 2.0 5 4 2 31 CALIFORNIA AUTOMOBILE INSURANCE COMPANY 138,690 4.3 1.7 2.9 6 2 2 32 NATIONAL GENERAL INSURANCE COMPANY 186,104 4.8 6.0 4.1 9 11 8 33 LIBERTY MUTUAL FIRE INSURANCE COMPANY 163,430 4.9 3.6 8.5 8 5 11 34 PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY 61,075 4.9 0.0 4.0 3 0 2 35 FARMERS INSURANCE EXCHANGE 2,037,050 5.5 4.6 3.8 113 97 82 36 HARTFORD UNDERWRITERS INSURANCE COMPANY 167,740 6.0 8.1 8.1 10 13 12 37 HARTFORD CASUALTY INSURANCE COMPANY 60,713 6.6 9.4 8.2 4 6 5 38 WESTERN UNITED INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 39 NATIONWIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 40 INFINITY INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 308,964 21.2 6.6 7.1 7.6 31 26 46 COAST NATIONAL INSURANCE COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2			-				3		
31 CALIFORNIA AUTOMOBILE INSURANCE COMPANY 138,690 4.3 1.7 2.9 6 2 2 2 32 NATIONAL GENERAL INSURANCE COMPANY 186,104 4.8 6.0 4.1 9 11 8 8 8 13 163,430 4.9 3.6 8.5 8 5 11 13 12 14 14 15 15 15 15 15 15			-				4		
32 NATIONAL GENERAL INSURANCE COMPANY 186,104 4.8 6.0 4.1 9 11 8 33 LIBERTY MUTUAL FIRE INSURANCE COMPANY 163,430 4.9 3.6 8.5 8 5 11 34 PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY 61,075 4.9 0.0 4.0 3 0 2 2 35 FARMERS INSURANCE EXCHANGE 2,037,050 5.5 4.6 3.8 113 97 82 36 HARTFORD UNDERWRITERS INSURANCE COMPANY 167,740 6.0 8.1 8.1 10 13 12 37 HARTFORD CASUALTY INSURANCE COMPANY 60,713 6.6 9.4 8.2 4 6 5 5 38 WESTERN UNITED INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 4 6 5 3 9 NATIONWIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 40 INFINITY INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY 61,739 11.3 38.4 20.6 7 20 11 42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2				h +					
33 LIBERTY MUTUAL FIRE INSURANCE COMPANY 163,430 4.9 3.6 8.5 8 5 11 34 PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY 61,075 4.9 0.0 4.0 3 0 2 35 FARMERS INSURANCE EXCHANGE 2,037,050 5.5 4.6 3.8 113 97 82 36 HARTFORD UNDERWRITERS INSURANCE COMPANY 167,740 6.0 8.1 8.1 10 13 12 37 HARTFORD CASUALTY INSURANCE COMPANY 60,713 6.6 9.4 8.2 4 6 5 38 WESTERN UNITED INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 39 NATIONWIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 40 INFINITY INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC. 61,739 11.3 38.4 20.6 7 20 11 42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2			-						
34 PRUDENTIAL PROPERTY AND CASUALTY INSURANCE COMPANY 61,075 4.9 0.0 4.0 3 0 2 35 FARMERS INSURANCE EXCHANGE 2,037,050 5.5 4.6 3.8 113 97 82 36 HARTFORD UNDERWRITERS INSURANCE COMPANY 167,740 6.0 8.1 8.1 10 13 12 37 HARTFORD CASUALTY INSURANCE COMPANY 60,713 6.6 9.4 8.2 4 6 5 38 WESTERN UNITED INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 39 NATIONWIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 40 INFINITY INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC. 61,739 11.3 38.4 20.6 7 20 11 42 EXECUTIVE RISK INDEMNITY INC. 99,737			-				9		
35 FARMERS INSURANCE EXCHANGE 2,037,050 5.5 4.6 3.8 113 97 82 36 HARTFORD UNDERWRITERS INSURANCE COMPANY 167,740 6.0 8.1 8.1 10 13 12 37 HARTFORD CASUALTY INSURANCE COMPANY 60,713 6.6 9.4 8.2 4 6 5 38 WESTERN UNITED INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 39 NATIONWIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 40 INFINITY INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC. 61,739 11.3 38.4 20.6 7 20 11 42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY (THE) 73,602 12.2 9.6 0.0 9 3 0 44 CLARENDON NATIONAL INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 358,964 21.2 6.6 7.1 76 31 26 47 FINANCIAL INDEMNITY COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2			-				8		
36 HARTFORD UNDERWRITERS INSURANCE COMPANY 167,740 6.0 8.1 8.1 10 13 12 37 HARTFORD CASUALTY INSURANCE COMPANY 60,713 6.6 9.4 8.2 4 6 5 38 WESTERN UNITED INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 39 NATIONWIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 40 INFINITY INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC. 61,739 11.3 38.4 20.6 7 20 11 42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46			-					-	
37 HARTFORD CASUALTY INSURANCE COMPANY 60,713 6.6 9.4 8.2 4 6 5 38 WESTERN UNITED INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 39 NATIONWIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 40 INFINITY INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC. 61,739 11.3 38.4 20.6 7 20 11 42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY (THE) 73,602 12.2 9.6 0.0 9 3 0 44 CLARENDON NATIONAL INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 358,964 21.2 6.6 7.1 76 31 26 47									
38 WESTERN UNITED INSURANCE COMPANY 111,036 7.2 3.8 6.0 8 3 4 39 NATIONWIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 40 INFINITY INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC. 61,739 11.3 38.4 20.6 7 20 11 42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY (THE) 73,602 12.2 9.6 0.0 9 3 0 44 CLARENDON NATIONAL INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 358,964 21.2 6.6 7.1 76 31 26 47			,				10	13	
39 NATIONWIDE MUTUAL INSURANCE COMPANY 122,794 9.8 8.7 0.0 12 12 11 10 11 11 10.5 11.9 26.1 42 37 72 12 13 14 14 15 15 15 15 15 15							4	6	
40 INFINITY INSURANCE COMPANY 399,921 10.5 11.9 26.1 42 37 72 41 AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC. 61,739 11.3 38.4 20.6 7 20 11 42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY (THE) 73,602 12.2 9.6 0.0 9 3 0 44 CLARENDON NATIONAL INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 358,964 21.2 6.6 7.1 76 31 26 47 FINANCIAL INDEMNITY COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49							8	3	
41 AMERICAN INTERNATIONAL INSURANCE COMPANY OF CALIFORNIA, INC. 61,739 11.3 38.4 20.6 7 20 11 42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY (THE) 73,602 12.2 9.6 0.0 9 3 0 44 CLARENDON NATIONAL INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 358,964 21.2 6.6 7.1 76 31 26 47 FINANCIAL INDEMNITY COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2			-						
42 EXECUTIVE RISK INDEMNITY INC. 99,737 12.0 49.3 10.2 12 27 4 43 STANDARD FIRE INSURANCE COMPANY (THE) 73,602 12.2 9.6 0.0 9 3 0 44 CLARENDON NATIONAL INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 358,964 21.2 6.6 7.1 76 31 26 47 FINANCIAL INDEMNITY COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2							42		
43 STANDARD FIRE INSURANCE COMPANY (THE) 73,602 12.2 9.6 0.0 9 3 0 44 CLARENDON NATIONAL INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 358,964 21.2 6.6 7.1 76 31 26 47 FINANCIAL INDEMNITY COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2		·					12		11
44 CLARENDON NATIONAL INSURANCE COMPANY 60,561 16.5 42.0 27.0 10 22 33 45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 358,964 21.2 6.6 7.1 76 31 26 47 FINANCIAL INDEMNITY COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2			-					27	4
45 GRANITE STATE INSURANCE COMPANY 130,824 19.1 17.1 19.5 25 13 7 46 COAST NATIONAL INSURANCE COMPANY 358,964 21.2 6.6 7.1 76 31 26 47 FINANCIAL INDEMNITY COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2		` '						22	-
46 COAST NATIONAL INSURANCE COMPANY 358,964 21.2 6.6 7.1 76 31 26 47 FINANCIAL INDEMNITY COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2			-						
47 FINANCIAL INDEMNITY COMPANY 108,854 24.8 20.5 14.3 27 24 13 48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2			,	 					
48 STERLING CASUALTY INSURANCE COMPANY 69,719 38.7 48.7 27.4 27 35 9 49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2			,						
49 HARBOR SPECIALTY INSURANCE COMPANY 62,193 40.2 25.3 282.4 25 5 2			,						
			<i>′</i>					33 -	
			-					5	2

 $NOTE: Complaint\ Ratio\ is\ based\ on\ the\ number\ of\ Justified\ Complaints\ to\ 100,000\ Earned\ Exposures.$